

7092244537	3/14/2014	7:12:34 AM	Anjali Balakrishnan	GC	CRLTON	Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown.
7092244537	3/14/2014	7:12:36 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/17/2014	7:10:35 PM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	3/17/2014	7:16:57 PM	Background processor	IVR	IVRC	ISN RCK: 2714 RCD: 80417581ANI: 3046153238 CUSTOMER CONTACT VIA IVR
7092244537	3/17/2014	7:32:48 PM	Rajani T R	CU	CUST	ISN RCK: 3120 RCD: 80418095ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified full name. SCRIPT ID: VERIFYSSN
7092244537	3/17/2014	7:39:20 PM	Rajani T R	CL	CNOC	Phone Call In; Customer Contact-No Commitment; Customer inquired about the payment due on the account. Advised customer the amount due and customer stated they would not be able to make a payment at this time. Asked customer if they wanted a breakdown of the total reinstatement amount and customer stated no. SCRIPT ID: PAYMENT 21
7092244537	3/17/2014	7:45:08 PM	Rajani T R	WQ		Phone Call In; Contact Info Provided; Caller wanted the fax number for the Research Department. Advised it was 1-807-737-5375. SCRIPT ID: FAX NUMBER LIST
7092244537	3/17/2014	7:47:02 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; Borrower inquired about credit reporting in 2013. For March, the loan was reported correctly as Current. For June, the loan was reported correctly as Current. For July, the loan was reported correctly as Current. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:47:35 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; Borrower inquired about credit reporting in 2013. For March, the loan was reported correctly as Current. For June, the loan was reported correctly as Current. For July, the loan was reported correctly as Current. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:47:35 PM	Rajani T R	WQ		Phone Call In; Contact Info Provided; Borrower disagreed with credit reporting. Provided borrower with contact information for Research Department to dispute the reporting. SCRIPT ID: CREDIT REPORT 3
7092244537	3/17/2014	7:49:27 PM	Rajani T R	WQ		Call Ended. SCRIPT ID: END SCRIPT
7092244537	3/17/2014	7:50:38 PM	Rajani T R	WQ		Phone Call In; Note; RSHS not raised as cust will send the proof to research
7092244537	3/17/2014	7:57:29 PM	Rajani T R	CS	ICRR	Phone Call In; Credit Reporting Inquiry; reported as 30 days late in march 2013. Please ignore the previous comment for march 2013
7092244537	3/18/2014	2:42:56 AM	Kusum V	RS	ACDVRG	BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 33960640300603

Subscriber Code: 9823004

Borrower's concern with reporting: 001: Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau: Received from DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address

"Please note: Litton loan, information updated as per LSAMS and RADAR."
Details: k

7092244537	3/18/2014	2:42:58 AM	Kusum V	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 33960640300603 Subscriber Code: 9823004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address
7092244537	3/18/2014	2:43:02 AM	Kusum V	GC	CRITON	"Please note: Litton loan, information updated as per LSMS and RADAR." Details: k Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown. CR - CREDIT INQUIRY DISPUTE RECEIVED No Action Taken On Collection Screen Written Customer Correspondence Received via Fax Customer Credit Inquiry Customer Dispute Received Please refer to the PDPRCR or the comments below. (1);
7092244537	3/18/2014	2:43:05 AM	Kusum V	RS	CRINQ	
7092244537	3/19/2014	3:22:20 PM	Adeep Pradhan	CL	NOACTION	
7092244537	3/19/2014	3:22:50 PM	Adeep Pradhan	RS	WCCRF	
7092244537	3/19/2014	3:23:04 PM	Adeep Pradhan	RS	WCCD	
7092244537	3/19/2014	3:23:07 PM	Adeep Pradhan	RS	RSDR	
7092244537	3/20/2014	7:13:51 AM	K, Lokesh S	RS	RACRR	
7092244537	3/20/2014	7:14:05 AM	K, Lokesh S	CL	NOACTION	borrower states that a report from Equifax shows incorrect details of the loan(balance owed by borrower), please report as per the contractual status to all the 4 credit Bureaus. Details: . No Action Taken On Collection Screen
7092244537	3/20/2014	7:14:07 AM	Background processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/21/2014	2:40:25 AM	Suresh V K	RS	RACC	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED Research agent credit request complete.
						AUD Control Number: 69189581
						Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus.
						Reason: Borrower states that a report from Equifax shows incorrect details of the loan(balance owed by borrower), please report as per the contractual status to all the 4 credit Bureaus.

Details: ,

7092244537	3/21/2014	2:40:30 AM	Suresh V K	GC	CROTH	<p>Credit Reporting Dispute Due To Other: Explanation Required</p> <p>;</p> <p>Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus. CR - CREDIT INQUIRY DISPUTE RECEIVED No Action Taken On Collection Screen New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 3/20/2014 Escrow Payment = \$207.31 Total Shortage = \$207.94 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$198.65 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89</p> <p>Breakdown as Follows:</p> <p> Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0</p> <p> Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0</p> <p> Delinquent Taxes Due = \$0 BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY Control Number: 99994068008068132 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:bw has signed the note, hence responsible, ssn matches, checked CIS Discrepancy (NAME, ADD, SSN):; add Details: r</p>
7092244537	3/21/2014	2:40:33 AM	Suresh V K	RS	CRINQ	
7092244537	3/21/2014	8:11:43 AM	K. Lokesh S	CL	NOACTION	
7092244537	3/22/2014	6:37:58 AM	Daniel A Rochford	ES	NEPQ3	
7092244537	3/23/2014	11:29:37 PM	Rajkumar Singh	RS	ACDVR	

DD/OLS 001717

7092244537	3/23/2014	11:29:41 PM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994068008068132 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS Discrepancy (NAME, ADD, SSN):; add Details: r Invalid/Inaccurate Credit Dispute Received CR - CREDIT INQUIRY DISPUTE RECEIVED BWR Automated CDV
7092244537	3/23/2014	11:29:42 PM	Rajkumar Singh	GC	CRIVL	
7092244537	3/23/2014	11:29:44 PM	Rajkumar Singh	RS	CRINQ	
7092244537	3/23/2014	11:31:40 PM	Rajkumar Singh	RS	ACDVRC	
7092244537	3/23/2014	11:31:44 PM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 99994068008068131 Subscriber Code: 465FS01690 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS Discrepancy (NAME, ADD, SSN):; add Details: r Form Completed and Sent Electronically (It is not mailed);
7092244537	3/23/2014	11:31:45 PM	Rajkumar Singh	GC	CRIVL	
7092244537	3/23/2014	11:31:47 PM	Rajkumar Singh	RS	CRINQ	

Case Number	Date	Time	Name	Initials	Comments	Category
7092244537	3/24/2014	4:41:46 AM	Daniel A Rochford	ES	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 3/19/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Deposit = \$845.9</p> <p>Shortage / Deposit = \$845.9</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>	NEPQ
7092244537	3/24/2014	6:32:57 AM	Puttur, Rahul	RS	<p>- This Comment was auto-generated in batch mode.</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau: DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: bwr has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN): ADD Details: 0</p> <p>Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV</p>	ACDVRC
7092244537	3/24/2014	6:33:02 AM	Puttur, Rahul	RS	<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau: DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: bwr has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN): ADD Details: .0</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>Written Customer Correspondence Received via Mail</p> <p>Research Comment</p> <p>(1)</p> <p>(2): Additional correspondence received via PO.Batch, please incorporate with the ongoing research</p>	ACDVFC
7092244537	3/24/2014	6:33:04 AM	Puttur, Rahul	GC		CRIVL
7092244537	3/24/2014	6:33:11 AM	Puttur, Rahul	RS		CRINQ
7092244537	3/26/2014	12:13:36 PM	Kirstein, Ryan	RS		WCCRM
7092244537	3/26/2014	2:18:26 PM	Sunil Kumar	PD		RECM

DD/OLS 001719

7092244537	3/26/2014	3:34:58 PM	Yanira Febres	OM	CPBR	Consumer Financial Protection Bureau Dispute Received; REFNUM 4094931
<p>i Hi, I have a mortgage loan with Owen Financial Loan Services that matures in July 2014 with a balloon payment due at that time. My balance is roughly \$80,000 and the value of my house is \$165,000. I will need to refinance to keep my house. We did have some bad financial times a few years ago and just recently I have about all of my accounts paid off. I hired a credit repair company that helped a good bit. I have been not getting very good responses with finance companies. I usually getting monthly reports from Experian, but a couple weeks ago I ordered credit reports from all 3 reporting agencies. Equifax shows on my credit report that I was late on my mortgage payment by 120 days in March, June, July, October and December 2014. They also show that I am currently past due by \$6,178.00. The only time I was late was the first week of March when our pension check did not get processed in time and a week went by when we caught it. It was paid immediately when discovered. We have not been late at anytime since then and we do not owe any past due amount. The problem is that we have disputed this 3 times with Equifax and they will not remove it insisting it is correct. I called Owen and they claim I need to take my complaint to Equifax. I told Owen that we have disputed it. I sent a fax with my complaint to Equifax. I registered mail as a backup. I sent a copy also by registered mail as a backup. I believe my consumer rights are being violated and with this false information being posted there is no way I will be able to refinance. I would also consider this being done by Owen to profit from my equity. I noticed on Owen website where you can look up your monthly statements and account information, June and July are blank. I have copies of the credit report and Owen monthly statements if you need them. I am going to also file a complaint against Equifax.</p> <p>Acknowledgement letter sent; March 26, 2014</p>						
7092244537	3/26/2014	3:35:50 PM	Yanira Febres	OM	IACE	<p>David Daugherty</p> <p>35 Valley View Dr.</p> <p>Vienna, WV 26105</p> <p>RE: Case No: 140326-000036</p> <p>OLS Loan No.: 7092244537</p> <p>Dear David Daugherty:</p> <p>The Office of the Consumer Ombudsman would like to thank you for your recent inquiry regarding the above referenced loan received through the Consumer Financial Protection Bureau (CFPB). This office will review the servicing of the loan in relation to the issues raised. It is our goal to complete this review within ten (10) business days from receipt of your correspondence.</p> <p>If the servicing of the loan was assigned, sold or transferred to Owen from a prior servicer, we may be required to obtain information concerning the loan from the prior servicer. The process of obtaining this information takes time, but we are committed to responding within the aforementioned ten (10) business day period.</p> <p>Upon completion of our review, we will provide a written response via the Consumer Financial Protection Bureau (CFPB) Website.</p> <p>Sincerely,</p>

DDIOLS 001720

Office of the Consumer Ombudsman
 Owen Loan Servicing, LLC
 NMLS # 1852

7092244537	3/27/2014	1:55:57 AM	Background processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/31/2014	12:14:21 AM	Background processor	FORM	EARL	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED
7092244537	3/31/2014	9:46:54 PM	Background processor	CS	ACHW	Early Late Notice
7092244537	3/31/2014	9:55:17 PM	Background processor	PYMT		ACH Creation through WEB
7092244537	3/31/2014	9:55:19 PM	Background processor	BNOT		Payment received from Outsource for \$968.08 Source OAC - oach0331 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 201403310237084
7092244537	4/3/2014	6:55:46 AM	Daniel A Rochford	ES	NEPQ3	As of 03/31/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 4/2/2014 Escrow Payment = \$207.31 Total Shortage = \$207.94 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$198.65 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89

Breakdown as Follows:

| Hazard Disbursements During Trial Period = \$1259.89 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0

| Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0

| Delinquent Taxes Due = \$0

DD/OLS 001721

7092244537	4/7/2014	8:28:22 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/7/2014	8:40:13 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:20 AM	Isha Parashar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:47 AM	Isha Parashar	WFCAN		Take clari from OMB team if they will research as the OMB WF is open ont he loan.Task: Please see response letter in the database, Has Been Cancelled On: 04/08/2014
7092244537	4/8/2014	3:25:58 PM	Richard Hightower	OM	CPSC	Consumer Financial Protection Bureau Dispute Completed; ; The Office of the Consumer Ombudsman for Owen Loan Servicing, LLC (Owen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Owen's customers with a resource to assist with unresolved concerns and issues.
<p>Owen is obligated to report the loan accurately to the credit bureaus, based on the contractual due date. Further, if payments are not received within the thirty (30) days of the month, then the account would be reported as delinquent. The March 26, 2013 payment was received on April 30, 2013, which was 30-59 days past due, therefore, the credit reporting is valid.</p> <p>A further review indicates that on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this electronically submitted update is 69189381. Owen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Owen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.</p> <p>As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Owen's Customer Care Center at (800) 746-2936.</p> <p>The Office of the Consumer Ombudsman is your advocate in ensuring that Owen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.</p> <p>Sincerely, The Office of the Consumer Ombudsman Owen Loan Servicing</p> <p>NMLS # 1852 No Action Taken On Collection Screen Verified from DMDC website, but not on Active duty No Action Taken On Collection Screen Second Acknowledgement letter sent reject closed</p>						
7092244537	4/8/2014	11:04:54 PM	Chandra Kumar	CL	NOACTION	
7092244537	4/8/2014	11:04:56 PM	Mohammed Sabir	SU	SCRANACT	
7092244537	4/10/2014	5:39:06 AM	Chandra Kumar	CL	NOACTION	
7092244537	4/11/2014	2:38:15 AM	Background processor	CS	ZACK	
7092244537	4/18/2014	5:28:01 AM	Sai Nennuru	WFCAN		

Task: Please see details in the database, Has Been Cancelled On: 04/18/2014

7092244537	4/19/2014	3:38:22 AM	Sufaija Valavath	PD	REC'D	Research Comment
						(1)
						(2); S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2014\MARCH 2014\03-26-14\Wall\7092244537
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	CS	INVALID	S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2014\MARCH 2014\03-19-14\Fax\7092244537
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	RS	CRINV	Invalid Research Request.
7092244537	4/19/2014	3:44:30 AM	Sufaija Valavath	CORR	WCDC	INVALID/ERRONEOUS CR DISPUTE
						CUSTOMER INQUIRY COMPLETED; Please refer to RLML/ RLFX/ RLEL/ RELM execution codes for letter dispatch confirmation. Details:
						April 19, 2014

David Daugherty
35 Valley View Drive
Vienna, WV 26105

RE: LOANNUMBER: 7092244537
Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear Mr. David Daugherty

OWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern: You requested us to remove the delinquent reporting referenced in your correspondence.

Response: When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. A review of the loan indicates that the payment for the month of March 2013 was delinquent and that the credit reporting submitted correctly reflected the delinquent status. We are obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. If you still believe the reporting is incorrect and you have evidence that the payment(s) was received on time, please provide us with this evidence so that we may research this matter further.

We have submitted a request for the Owen's Payment Reconciliation History to be sent to your attention which reflects all credits and disbursements made to the loan by Owen and the resulting loan status.

As indicated in the Ombudsman letter dated April 8, 2014, 'on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this

electronically submitted update is 69189581.

Ocwen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

K, Lokesh S
Research Department
OCWEN

Details: ''

7092244537	4/19/2014	3:44:41 AM	Sufaija Valavath	RS	RSISUM	Research- Incoming issue summary; disputed the reporting
7092244537	4/19/2014	3:44:48 AM	Sufaija Valavath	RS	RSOSUM	Research - Outgoing response summary; Validated the same
7092244537	4/19/2014	3:45:12 AM	Sufaija Valavath	CS	RINO	Request Taken No Fee ; For FEE73 - Transaction History Amount \$0.00
7092244537	4/19/2014	3:45:14 AM	Sufaija Valavath	CORR	RLTP	Verbal Request for Transaction History Received
Requestor Details Are As Follows:						
Requestor Name: David						
Requestor Company :						
Requestor Phone: 1111111111						
Requested Letter To Be Sent Through						

DD/OLS 001724

MAIL:

Mail Address: 35 Valley View Dr., Vienna, WV, 26105
Details: sv

7092244537	4/19/2014	3:45:28 AM	Sufaija Valavath	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/19/2014	3:55:28 AM	Sufaija Valavath	PD	DISR	DISPUTE RESOLVED/COMPLETED
7092244537	4/21/2014	12:39:26 AM	Background processor	CU	LHEX	Payment History successfully executed By REALDoc
7092244537	4/22/2014	5:48:08 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 4/22/2014 Escrow Payment = \$207.31 Total Shortage = \$0 Total Capitalization = \$1873.79 Borrower Paid MI Premium = \$0 Escrow Balance = \$300.19 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1873.79
Breakdown as Follows:						
Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0						
Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0						
7092244537	4/22/2014	12:54:23 PM	Risha Surve	PD	RLML	Delinquent Taxes Due = \$0 Research Letter Mailed Previous Business Day
7092244537	4/22/2014	6:29:50 PM	Daniel A Rochford	ES	NEPQ	(1) New-Escrowed Payment Quote: Effective Date = 4/18/2014 Escrow Payment = \$207.31 Total Deposit = \$951.67 Shortage / Deposit = \$951.67 Delinquent Tax = \$0 P & I = \$0 Tax

- This Comment was auto-generated in batch mode.

DD/OLS 001725

7092244537	4/23/2014	1:15:29 AM	Rajina Robert	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:15:40 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:15:41 AM	Rajina Robert	GC	CR1VL	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	4/23/2014	1:15:57 AM	Rajina Robert	RS	CR1NQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>

7092244537	4/23/2014	1:19:20 AM	Rajina Robert	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:19:25 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:19:27 AM	Rajina Robert	RS	CRRPT	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>REPEAT DISPUTE</p>
7092244537	4/23/2014	1:19:30 AM	Rajina Robert	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	4/28/2014	11:54:10 AM	Deepak Shukla	CL	NOACTION	<p>No Action Taken On Collection Screen</p>
7092244537	4/28/2014	12:24:43 PM	Deepak Shukla	CL	NOACTION	<p>No Action Taken On Collection Screen</p>
7092244537	4/28/2014	2:33:43 PM	Deepak Shukla	CL	NOACTION	<p>No Action Taken On Collection Screen</p>
7092244537	5/1/2014	12:24:18 AM	Background processor	FORM	EARL	<p>Early Late Notice</p>
7092244537	5/1/2014	7:46:08 AM	Lakshmi Hitiyananna	SU	SCRANACT	<p>Verified from DMDC website, but not on Active duty</p>
7092244537	5/1/2014	10:08:31 PM	Background processor	PYMT		<p>Payment received from Outsource for \$968.08 Source OAC - oach0501 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014043002562241</p>

DD/OLS 001727

7092244537	5/1/2014	10:08:33 PM	Background processor	BNOT	NEPQ	As of 05/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu New-Escrowed Payment Quote:
7092244537	5/2/2014	6:46:43 AM	Daniel A Rochford	ES		Effective Date = 5/2/2014 Escrow Payment = \$207.31 Total Deposit = \$951.67 Shortage / Deposit = \$951.67 Delinquent Tax = \$0 P & I = \$0
7092244537	5/2/2014	5:16:24 PM	Background processor	IVR	IVRC	- This Comment was auto-generated in batch mode. CUSTOMER CONTACT VIA IVR
7092244537	5/2/2014	5:18:12 PM	Allwyn	CU	CUST	ISN RCK: 2948 RCD: 184771306ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN. SCRIPT ID: VERIFYSSN
7092244537	5/2/2014	5:21:45 PM	Allwyn	CF	ACHOD	Phone Call In; ACH Offer Denied;
7092244537	5/2/2014	5:22:50 PM	Background processor	IVR	IVRC	CUSTOMER CONTACT VIA IVR
7092244537	5/2/2014	5:22:51 PM	Allwyn	CS	ICRR	ISN RCK: 3294 RCD: 184771993ANI: 3046153238 Phone Call In; Credit Reporting Inquiry; bwr called to get reserahc dept number as there was wcdc letter sent advsd bwr to call research as there is number in that letter bwr said he will call research
7092244537	5/2/2014	5:22:54 PM	Allwyn	WQ		Call Ended. SCRIPT ID: END SCRIPT
7092244537	5/2/2014	5:22:56 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	5/4/2014	1:44:55 AM	Rajina Robert	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY Control Number: 99994107053807123 Subscriber Code: 465FS01690
						Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:The bwr has signed the note, hence responsible, SSN matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; Address Details: m

Tax

7092244537	5/4/2014	1:45:02 AM	Rajina Robert	RS	ACDVFC	Form Completed and Sent Electronically (it is not mailed); BWR Automated CDV
<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807123</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: m Invalid/Inaccurate Credit Dispute Received CR - CREDIT INQUIRY DISPUTE RECEIVED BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: m Form Completed and Sent Electronically (it is not mailed); BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p>						
7092244537	5/4/2014	1:45:03 AM	Rajina Robert	GC	CRIVL	
7092244537	5/4/2014	1:45:05 AM	Rajina Robert	RS	CRINQ	
7092244537	5/4/2014	1:46:56 AM	Rajina Robert	RS	ACDVRC	
7092244537	5/4/2014	1:47:03 AM	Rajina Robert	RS	ACDVFC	